

State of Washington
Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2004 Washington Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Contractors Bonding & Ins Co	37206	WA	\$15,847	5.79%	\$13,808	\$3,226	23.37%
2	American States Ins Co	19704	IN	\$14,956	5.47%	\$18,590	\$11,309	60.83%
3	State Farm Fire And Cas Co	25143	IL	\$13,944	5.10%	\$13,159	\$5,605	42.59%
4	American Economy Ins Co	19690	IN	\$11,188	4.09%	\$13,005	\$4,392	33.77%
5	Mutual Of Enumclaw Ins Co	14761	WA	\$9,226	3.37%	\$9,181	(\$5,908)	(64.35)%
6	Truck Ins Exch	21709	CA	\$8,771	3.21%	\$7,833	\$5,628	71.86%
7	Federal Ins Co	20281	IN	\$8,550	3.13%	\$7,558	\$1,119	14.80%
8	Farmers Ins Exch	21652	CA	\$8,099	2.96%	\$7,151	\$5,243	73.32%
9	Hartford Cas Ins Co	29424	IN	\$7,795	2.85%	\$7,187	\$5,875	81.75%
10	North Pacific Ins Co	23892	OR	\$7,689	2.81%	\$7,860	\$7,249	92.24%
11	Philadelphia Ind Ins Co	18058	PA	\$7,624	2.79%	\$7,474	\$1,203	16.10%
12	Travelers Property Cas Co Of Amer	25674	CT	\$7,470	2.73%	\$7,868	\$2,859	36.34%
13	Zurich American Ins Co	16535	NY	\$7,088	2.59%	\$6,416	\$3,302	51.46%
14	Continental Western Ins Co	10804	IA	\$6,933	2.53%	\$6,133	\$1,184	19.30%
15	Allstate Ins Co	19232	IL	\$6,924	2.53%	\$6,198	\$184	2.97%
16	First Natl Ins Co Of Amer	24724	WA	\$6,448	2.36%	\$3,368	\$502	14.89%
17	General Ins Co Of Amer	24732	WA	\$6,260	2.29%	\$3,001	\$626	20.85%
18	Ohio Cas Ins Co	24074	OH	\$6,205	2.27%	\$5,985	\$3,686	61.58%
19	American Ins Co	21857	NE	\$4,855	1.77%	\$5,009	\$4,402	87.89%
20	National Surety Corp	21881	IL	\$4,590	1.68%	\$4,018	\$1,676	41.72%
21	Nationwide Mut Ins Co	23787	OH	\$4,475	1.64%	\$3,593	\$1,134	31.57%
22	Unigard Ins Co	25747	WA	\$4,416	1.61%	\$4,482	\$2,592	57.82%
23	American Cas Co Of Reading PA	20427	PA	\$4,253	1.55%	\$4,563	\$1,928	42.25%
24	Oregon Automobile Ins Co	23922	OR	\$3,654	1.34%	\$3,380	\$2,553	75.53%
25	Charter Oak Fire Ins Co	25615	CT	\$3,355	1.23%	\$3,393	\$2,331	68.72%
26	Firemans Fund Ins Co	21873	CA	\$3,185	1.16%	\$2,497	(\$211)	(8.45)%
27	West American Ins Co	44393	IN	\$3,104	1.13%	\$2,998	\$3,200	106.75%
28	Transportation Ins Co	20494	IL	\$3,063	1.12%	\$2,839	\$0	0.01%
29	Hartford Fire In Co	19682	CT	\$2,902	1.06%	\$3,017	\$2,827	93.71%
30	Amco Ins Co	19100	IA	\$2,762	1.01%	\$2,409	\$1,371	56.91%
31	Liberty Northwest Ins Corp	41939	OR	\$2,615	0.96%	\$2,585	\$1,232	47.67%
32	Granite State Ins Co	23809	PA	\$2,506	0.92%	\$1,516	\$485	31.96%
33	Atlantic Specialty Ins Co	27154	NY	\$2,478	0.91%	\$1,201	\$469	39.08%
34	Travelers Ind Co	25658	CT	\$2,459	0.90%	\$2,802	\$718	25.61%
35	Oregon Mut Ins Co	14907	OR	\$2,434	0.89%	\$1,808	\$840	46.44%
36	Church Mut Ins Co	18767	WI	\$2,400	0.88%	\$2,272	\$1,059	46.63%
37	QBE Ins Corp	39217	PA	\$2,399	0.88%	\$2,322	\$389	16.76%
38	Travelers Ind Co Of Amer	25666	CT	\$2,213	0.81%	\$2,853	\$3,411	119.55%
39	Continental Cas Co	20443	IL	\$2,100	0.77%	\$2,349	\$1,923	81.85%
40	Public Service Mut Ins Co	15059	NY	\$2,067	0.76%	\$1,866	\$288	15.45%
All 197 Other Companies				\$44,264	16.18%	\$51,825	\$62,272	120.16%
Totals (Loss Ratio is average)				\$273,566	100.00%	\$267,371	\$154,174	57.66%

(1)Excluding all Loss Adjustment Expenses (LAE)